



Serial No. 09/772,601  
Atty. Docket: 72167.000247

TO THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
Thomas W. POPLAWSKI *et al.* ) Group Art Unit: 3624  
Application No.: 09/772,601 ) Confirmation No.: 1711  
Filed: January 30, 2001 ) Examiner: Daniel S. FELTEN  
For: ELECTRONIC BILL )  
PRESENTMENT AND PAYMENT )  
SYSTEM AND METHOD )

**AMENDMENT UNDER 37 C.F.R. §1.116**

**MAIL STOP AF**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Sir:

In accordance with 37 C.F.R. § 1.116, and in response to the Final Office Action dated June 13, 2005 in the above-identified application, Applicants submit this paper for consideration, and respectfully requests that the Amendment be entered and the application be reconsidered in view of the remarks made herein.

**Amendments to the Claims** start on page 2 of this paper.

**Remarks** start on page 8 of this paper.